

Liberty Corporate

Dread Disease



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How do Dread Disease Benefits Work?

Dread Disease Benefits provide cover for the costs associated with living with a life altering illness by providing a lump sum payment on the:

- Diagnosis of a stated dread disease.
- Dread Disease benefits must be taken together with unapproved Group Life Assurance (GLA).

Dread Disease Benefit Plan options

Corporate Selection and Corporate Insured Series schemes offer three different dread disease plans.

Living Plan

- This benefit will allow claims of up to 100% of the sum assured to be paid on diagnosis of a **basic classification** of dread diseases as defined later in this brochure.
- This plan works on an “accelerated benefit” basis which will reduce the member’s death benefit by the amount of the dread disease benefit paid.

Progressive Living Plan

- This benefit will allow claims of up to 100% of the sum assured to be paid on diagnosis of a **comprehensive classification** of dread diseases as defined later in this brochure.
- This is also an accelerated benefit and will therefore reduce the member’s death benefit by the amount of the dread disease benefit paid.

Progressive Living Plan Plus

- This is the non-accelerated version of Progressive Living Plan.
- This means that the member’s death benefit will not be reduced by the amount of the Progressive Living Plan Plus benefit paid.
- Claims against any one of the dread disease categories only accelerates the sum assured for that benefit category, with the exception of the trauma benefit, which reinstates to 100%.
- Multiple claims of up to 100% per benefit category are therefore possible.

Maximum cover

Dread Disease benefit cover may not exceed the lesser of:

- The member’s unapproved group life assurance cover; or For salary based;
- Three times the member’s annual salary; or
- R1,500,000 for Rand based;
- 30 times the total contribution by and on behalf of the member.

When will cover cease?

Cover will cease on the earliest of:

- Discontinuance of the member’s membership in the scheme; or
- The member reaching the scheme’s retirement age; or
- The member attaining age 65; or
- The death of the member; or
- Payment of a 100% claim (except on Progressive Living Plan Plus).

Dread Diseases Covered

In order to qualify for these benefits, the dread disease must meet the specific medical diagnosis criteria, applicable to each benefit option, more extensively explained in the policy documentation.

The following benefit categories are covered:

Cancer and Leukemia

Cardiovascular system

- Valvular Heart disease
- Coronary Artery disease
- Myocardial Infarction
- Cardiomyopathy
- Pericardial disease
- Arrhythmias
- Peripheral Vascular Disease
- Aortic Aneurysm

Brain and Cerebrovascular system

- Cerebrovascular Incident (Stroke)
- Multiple Sclerosis
- Motor Neuron Disease
- Parkinson's Disease
- Alzheimer's Disease
- Progressive Dementia
- Benign brain tumour
- Coma due to causes other than trauma
- Intracranial aneurysm
- Arterio-venous malformation

Organ failure

- Renal Failure
- Respiratory Failure
- Chronic Liver Failure

Aplastic Anaemia

Gastrointestinal System

- Inflammatory Bowel Disease
- Chronic Pancreatitis

Muscular Dystrophy

Paralysis

Connective Tissue Diseases

- Systemic Lupus Erythematosus
- Rheumatoid Arthritis

Loss of Senses

- Loss of hearing (deafness)
- Loss of sight (blindness)

Trauma

- Traumatic brain injury
- Coma
- Loss of / and loss of use of Limbs
- Major Burns

Accidental HIV

- Occupational needle stick injury (medical or dental.)
- Practitioner or registered nurse
- Rape or indecent assault
- Organ transplant
- Blood transfusion

ASISA Critical Illness Disclosure

Liberty Corporate's dread disease benefits, namely Living Plan, Progressive Living Plan and Progressive Living Plan Plus, are aligned with the critical illness definitions recommended by the Association for Savings and Investment South Africa (ASISA). This ensures that the products are objective and consistent with the minimum industry standards.

Liberty Corporate is required to disclose its benefit payment criteria and/or levels in terms of the ASISA critical illness definitions:

Living Plan severity levels - Percentage of Sum Assured payable

	A – Most Severe	B – Moderate Impairment	C – Mild Impairment	D – Almost Full Recovery
Heart Attack	100%	100%	100%	100%
Coronary Artery Bypass Graft	100%	100%	100%	100%
Stroke	100%	100%	100%	0%
Cancer	100%	100%	100%	100%

Progressive Living Plan and Progressive Living Plan Plus severity levels - Percentage of Sum Assured payable

	A – Most Severe	B – Moderate Impairment	C – Mild Impairment	D – Almost Full Recovery
Heart Attack	100%	100%	75%	50%
Coronary Artery Bypass Graft	100%	75%	50%	25%
Stroke	100%	75%	50%	25%
Cancer	100%	75%	50%	25%

Dread Disease Catch-All Benefit

Where the member is assessed as suffering from a serious physical condition that is considered to be of equivalent severity to a condition that may have qualified for a 100% payout under another benefit category, they enjoy cover under the Dread Disease Catch-All benefit. The severity of the condition must result in a Whole Person Impairment (WPI) of at least 50% in order to qualify for a payment under this Benefit Category. However, the level of the Whole Person Impairment at which the member will qualify for a payment under this benefit category will depend on which of the member's bodily systems are affected.

Exclusions

Please consult the table of exclusions listed as part of the Benefit Parameters brochure. Please note: in addition to the standard pre-existing conditions, Living Plan benefits will not become payable on the reoccurrence of a condition or event of the same severity which previously gave rise to a claim for Dread Disease benefits whether from Liberty or any other insurer.

Terms and Conditions

Please refer to the Benefit Parameters brochure for terms and conditions relating to the payment of Dread Disease Benefits.

Dread Disease Benefits will only be authorised if Liberty Corporate accepts the claim as valid.

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